

**ABSTRACT**

A method for allowing plural participants to prepay for services or goods to be received at a later date from  
5 one of plural specified providers is administered by an administrating entity. In the method, contracts are executed between the administrating entity and each participant in which the participant pays to the administrating entity a cash amount, and in return  
10 receives from the administrating entity a promise to deliver at a future date a specified measure of services or goods, to be provided by whichever of the specified providers the participant selects. Predicted total measures of services or goods that will be  
15 required from each provider by the aggregate of the participants are determined, and contracts are executed between the administrating entity and the providers in which the administrating entity pays to the contracting provider a specified amount, and in return receives  
20 from the provider a promise to deliver a specified measure of goods or services.

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